



PAM BONDI  
ATTORNEY GENERAL  
STATE OF FLORIDA

Date: September 24, 2012

Account Number: [REDACTED]

Claimant ID: [REDACTED]

Property Address:  
[REDACTED]

Dear Borrower:

You may be eligible to receive a payment of at least \$840.00 as a part of the National Mortgage Settlement. My office, our state mortgage regulator, and the federal government have reached a historic settlement with the country's five largest mortgage servicers. **This payment amount is based on 100% of all eligible borrowers submitting claim forms, and therefore the payment you receive will very likely be higher.**

Records show you had a loan serviced by Bank of America and that you may be included in the Settlement because you lost your primary residence to foreclosure between January 1, 2008 and December 31, 2011.

If you choose to participate, the amount you receive will very likely be more than \$840.00, depending upon the total number of people who decide to participate, but it will not be less. You also keep your rights to pursue a lawsuit against your mortgage servicer. You may get a payment from this Settlement even if you participate in another foreclosure claims process. However, any payment you receive from this Settlement may reduce payments you may be eligible to receive in any other foreclosure claims process or legal proceeding.

You must file your claim online or mail it using the enclosed prepaid envelope by January 18, 2013 to get your payment.



Your claim form has been customized for your loan and cannot be used by anyone else. If you choose to file online, you will need your customized claimant ID number (located in the upper right corner) to file a claim.

Please read the enclosed commonly asked questions for more information about the Settlement. If you have further questions:

- Visit [www.nationalmortgagesettlement.com](http://www.nationalmortgagesettlement.com);
- Call toll free 1-866-430-8358 (hearing impaired call 1-866-494-8281), Monday through Friday 7:00 a.m. – 7:00 p.m. Central Time; or
- Email [Administrator@nationalmortgagesettlement.com](mailto:Administrator@nationalmortgagesettlement.com).

Sincerely,

Pamela Jo Bondi  
Attorney General

## National Mortgage Settlement – Commonly Asked Questions

### 1. Why did I receive this package?

You may be eligible to receive a payment from the National Mortgage Settlement because your mortgage was with one of the participating mortgage servicers and you lost your home to foreclosure between January 1, 2008 and December 31, 2011.

### 2. What is the National Mortgage Settlement about?

State and federal investigations claimed the country's five largest mortgage servicers (Ally/GMAC, Bank of America, Citi, JPMorgan Chase, and Wells Fargo) routinely signed foreclosure related documents outside the presence of a notary public and without personal knowledge that the facts contained in the documents were correct. In addition, they also claimed that the mortgage servicers committed various errors and abuses in their mortgage processes.

The attorneys general and state mortgage regulators for 49 states and the District of Columbia reached a Settlement with those mortgage servicers that will provide relief to affected borrowers – including approximately \$1.5 billion in payments to eligible borrowers who lost their homes to foreclosure. To receive a payment, you do not need to prove financial harm. You also keep your rights to pursue a lawsuit against your mortgage servicer and to participate in the Independent Foreclosure Review Process. (see Question 6).

### 3. How much will I be paid?

Your minimum payment amount is included in the first sentence of the enclosed letter. You may receive more than that amount depending on how many eligible borrowers file a claim. However, we cannot calculate final payment amounts until all claims have been filed and processed.

### 4. When will I be paid?

Because this Settlement involves borrowers across the country, it will take some time to process all claim forms. We anticipate that checks will be mailed in 2013. You may call the toll-free number: 1-866-430-8358, or visit [www.nationalmortgagesettlement.com](http://www.nationalmortgagesettlement.com) periodically for updates on when the checks will be mailed.

### 5. What if I have a co-borrower?

Divorced or separated co-borrowers who wish to receive separate payments must submit separate individual claim forms. If two or more co-borrowers submit individual claim forms, then the payment amount for the loan will be split equally and each borrower will be issued a separate check. If only one claim form is submitted, then one check will be issued in the names of all borrowers for that loan.

### 6. Is this related to the Independent Foreclosure Review Process?

This Settlement is different from the Independent Foreclosure Review process being conducted by federal bank regulators. For more information on the Independent Foreclosure Review process, please go to [www.independentforeclosurereview.com](http://www.independentforeclosurereview.com). Eligible borrowers will be able to get a payment from the National Mortgage Settlement even if they participate in the Independent Foreclosure Review, or another foreclosure claims process. However, any payment you receive from this Settlement may reduce payments you may be eligible to receive in any other foreclosure claims process or legal proceeding.

### 7. Is this payment intended to compensate me for the loss of my home?

No. This payment is only intended to be partial compensation for the illegal conduct of the mortgage servicers. The Settlement does not require you to prove you suffered financial injury as a result of your mortgage servicer's actions. It also does not require you to release the mortgage servicer from any legal responsibility for your financial injury. You are free to participate in this Settlement and also pursue other legal remedies for the loss of your home if you choose.

### 8. What do I do next?

If you want to get a payment, file your claim online at [www.nationalmortgagesettlement.com](http://www.nationalmortgagesettlement.com) or fill out the enclosed claim form and return it using the prepaid envelope by **January 18, 2013**. If you decide to file online, you will need the customized claimant ID number from the top of the enclosed letter. Filing a claim in this Settlement is designed to be an easy process. **YOU SHOULD NOT NEED TO PAY ANYONE TO FILE YOUR CLAIM.** However, if you have questions or need help filing your claim, you may call the Settlement Administrator at 1-866-430-8358.

COMPLETE AND SIGN  
THIS FORM AND RETURN  
POSTMARKED NO LATER THAN  
JANUARY 18, 2013

# National Mortgage Settlement Claim Form

FOR OFFICIAL USE ONLY

01

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This form has been customized for your loan. Please indicate any updates or changes to your current home address:

Current Home Address:

[REDACTED]

Borrower(s):

Mortgage Loan No.:

Property Address:

Claimant ID:

In consideration for the payment from the National Mortgage Settlement, all of the Borrowers listed above **must** confirm at least one of the following (you may check more than one box if applicable, but you must check at least one box in order to get a payment). See Step 3 of the claim instructions on the back of this sheet if you have any questions or need examples.

- I was unable to make payments on my loan due to a **financial hardship**.
- I attempted to get a mortgage **loan modification** or other foreclosure alternative, but the mortgage servicer company mishandled my application or pursued foreclosure on my loan while the application was pending or after it was approved.
- The mortgage servicer company, foreclosure trustee, or their attorneys made errors in the **foreclosure process** or leading up to the foreclosure process.

By signing below, I am also confirming:

The home (at the Property Address listed above) was or was intended to be my primary residence at the time I obtained the mortgage loan; and I lost that home to foreclosure between January 1, 2008 and December 31, 2011.

I have read this Claim Form and certify, under penalty of law, that the information supplied in this Claim Form is true and correct.

Each Borrower must personally sign below. (See Step 4 on the Claim Form Instructions if you have any questions.)

Signature of [REDACTED]

Representative Signature

Reason Borrower is Unable to Sign



## Claim Form Instructions

### **STEP 1. CHOOSE HOW TO FILE.**

If you decide to file online, you will need the customized claimant ID number from the top of the enclosed letter. Filing a claim in this Settlement is designed to be an easy process. **YOU SHOULD NOT NEED TO PAY ANYONE TO FILE YOUR CLAIM.** If you have questions or need help filing your claim, you may call the Settlement Administrator toll free at 1-866-430-8358.

### **STEP 2. REVIEW YOUR NAME, ADDRESS AND CONTACT INFORMATION.**

Review the pre-printed name and address at the top of the form and make any corrections to your current mailing address at the right.

### **STEP 3. DETERMINE YOUR ELIGIBILITY.**

Review each of the three statements and check the boxes that apply to you. You must check at least one of these boxes on the Claim Form in order to be eligible to receive a payment.

Financial hardships	Loan modification problems	Foreclosure errors
<p>Hardships that prevented you from paying your loan may include but are not limited to:</p> <ul style="list-style-type: none"><li>• A reduction in income due to divorce, unemployment, or a change in employment;</li><li>• Financial losses such as medical expenses;</li><li>• Unexpected home or auto repairs; or</li><li>• You were deceived or defrauded when you received your mortgage loan regarding your ability to make the payment; or</li><li>• An unanticipated increase in your mortgage payment amount.</li></ul>	<p>May include but are not limited to:</p> <ul style="list-style-type: none"><li>• Your mortgage servicer company did not offer any ways to avoid foreclosure;</li><li>• You tried to apply for a loan modification but your application was not acted upon before foreclosure;</li><li>• Your mortgage servicer lost documents that you submitted in support of your modification application;</li><li>• You applied for a loan modification but your mortgage servicer turned you down due to errors on its part;</li><li>• You were making payments under a trial modification but were put into foreclosure anyway; or</li><li>• There were other errors in the handling of your loan modification application.</li></ul>	<p>May include but are not limited to:</p> <ul style="list-style-type: none"><li>• You were overcharged for fees that contributed to your delinquency in payments;</li><li>• Payments were misapplied or there were other payment accounting errors by your mortgage servicer which caused or contributed to your delinquency or foreclosure;</li><li>• You received inaccurate payment information which caused or contributed to your delinquency or foreclosure; or</li><li>• There were significant errors or misconduct in the foreclosure process. Possible examples include failure to receive proper notice of foreclosure, inaccurate information in foreclosure documents, improperly executed or otherwise defective foreclosure documents ("robo-signing"), improper court filings, or other mishandling of the foreclosure process by the servicer or its attorneys.</li></ul>

### **STEP 4. SIGN THE FORM.**

All borrowers should sign the form if they are able. If eligible, the payment amount to be made for the Mortgage Loan identified on the Claim Form is a minimum of \$840.00, regardless of the number of borrowers under the loan. When the check is issued for the payment of the claim, all borrowers' names will be printed on the check. If all borrowers are unable to sign this form, indicate the reason all borrowers did not sign.

- a. In the case of a divorce or separation of borrowers, each borrower may submit a separate Claim Form. One check will be issued in the name of all borrowers unless separate Claim Forms are submitted showing different addresses. If there are different addresses or if you notify the Settlement Administrator of the divorce/separation, the payment of the claim will be divided into equal shares for each borrower making a claim.
- b. If the borrower is deceased, or under a guardian, or if someone has Power of Attorney for the borrower, the representative with authority to act on behalf of the borrower should sign the form and indicate the nature of their authority. In some cases, the Settlement Administrator may request documentation to prove the representative had authority to sign the form on behalf of the borrower. When the check is issued for payment of the claim, it will be made in the borrower's name.

### **STEP 5. SUBMIT THE FORM.**

Submit your claim online by **January 18, 2013** at [www.nationalmortgagessettlement.com](http://www.nationalmortgagessettlement.com), or mail the form in the prepaid envelope provided, postmarked no later than **January 18, 2013**.